

## The Dentist Is In ...

### Invest in Your Health with a TRICARE Dental Program



*Col Gary (Chad) Martin  
Chief, Dental Care Branch  
TRICARE Management Activity*

**T**he value of good health can't be measured, but the cost of health care can. Protecting your teeth with TRICARE's dental options can save you money in the future and keep you healthy in the long run. Many people try to maintain good oral health without ever seeing a dentist, but waiting until

dental care is urgently needed is a bad idea, and that's not the time to think about whether or not the care is covered.

A 2009 Agency for Healthcare Research and Quality Medical Expenditure Panel Survey on dental care showed the average cost of a trip to the dentist without coverage was \$283. That doesn't include emergency or orthodontic costs that can send out-of-pocket costs skyrocketing without coverage.

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## Your New Plan Year Begins May 1

**U**nder the TRICARE Dental Program (TDP), you may receive preventive and other dental care throughout the course of the year. It is important to understand how the timing of when you receive care may impact your coverage. Each plan year begins May 1 and ends April 30. That means that on May 1, 2013, your TDP benefit year resets. Also keep in mind that even though the new plan year does not begin until May 1, premium rates change annually on Feb. 1.

There is a \$1,300 annual maximum benefit per beneficiary, per plan year for non-orthodontic services. This maximum applies to the plan year from May 1–April 30. Payments for certain diagnostic and preventive services are not applied against the annual maximum.

Time periods for routine oral exams, cleanings, bitewing X-rays and topical fluoride treatments are based on the month of service and are measured backward from the date of the most recent service in each category. These time periods are not related to the May 1–April 30 plan year and may vary based on each beneficiary's coverage effective date.

For example, if you enroll in the TDP in May 2012 and receive a cleaning on May 13, 2012, and again on Jan. 10, 2013, you would be eligible for the next cleaning on May 1, 2013. If you

choose to have a cleaning in April 2013, that would be the third cleaning within a consecutive 12-month period and would not be an allowable charge. The third cleaning in a 12-month period would not be covered because it is in excess of the two allowable cleanings in a consecutive 12-month period, unless additional cleanings are allowed under other coverage rules (e.g., pregnancy, diabetes). ■

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**An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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At a time when health care costs nationwide are rising, TRICARE's dental options offer comprehensive coverage with low monthly premiums for individuals and families. Eligible beneficiaries can enroll in one of two TRICARE dental options.

The TRICARE Dental Program (TDP) is available to active duty family members and National Guard and Reserve members and their families. Active duty service members must receive their dental care from their services. The TDP is managed by MetLife and available worldwide, providing enrollees with access to more than 180,000 network access points. Interested beneficiaries can enroll online or get more information at [www.tricare.mil/dental](http://www.tricare.mil/dental).

Retirees and their families can enroll in the TRICARE Retiree Dental Program (TRDP). The TRDP is managed by Delta Dental of California and offers services worldwide. You can get more information at [www.tricare.mil/dental](http://www.tricare.mil/dental).

Although some covered services vary depending on which program you use, most preventive and diagnostic procedures, like exams, X-rays and cleanings, are covered at no cost.

Basic restorative services, like fillings, and other necessary services like root canals, crowns and dentures, are also covered. Your plan's annual maximums and cost-shares vary and apply to emergency care, oral surgery, orthodontics, and services like fillings, crowns and dentures.

An important element to achieving good oral health is prevention. Regular visits to your dentist will keep your mouth healthy and can reveal signs of more serious issues before they have a chance to cause problems. TRICARE dental benefits include recommended cleanings twice a year (two per consecutive 12-month period per enrollee) and a third cleaning for pregnant women and people with diabetes. Diabetics are also covered for scaling and root-planing at no cost.

Choosing a TRICARE dental option gives you the advantages of affordable quality dental care and access to an extensive network of oral care professionals. Your oral health is important, so make sure you're in control of yours. For more information on enrollment, benefits, premiums and cost-shares, visit [www.tricare.mil/dental](http://www.tricare.mil/dental). ■

## Getting Dental Care When You Travel

**W**hen you travel, your TRICARE Dental Program (TDP) coverage goes with you. When traveling anywhere in the CONUS service area (the 50 United States, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands), you may visit any licensed and authorized dentist. However, visiting a MetLife network provider may save you time and money. Visit <https://mybenefits.metlife.com/tricare> to find a network provider.

### Traveling Overseas: CONUS to OCONUS

TDP-enrolled beneficiaries who reside in the CONUS service area are also covered when traveling overseas. In the OCONUS service area (Canada, all other countries, island masses and territorial waters, as well as civilian ships or vessels outside the territorial waters of the CONUS service area), CONUS-enrolled beneficiaries will generally pay CONUS cost-shares and will have claims paid as if visiting an out-of-network provider.

### OCONUS to CONUS

TDP-enrolled beneficiaries who reside in the OCONUS service area are also covered in the CONUS service area. Enrolled members residing in the OCONUS service area, but who receive dental care in a CONUS location, are subject to the CONUS cost-shares and payment rules, regardless of command sponsorship status.

### OCONUS to OCONUS

TDP-enrolled members who reside in the OCONUS service area are covered while traveling in other overseas areas. Enrollees who seek service in the OCONUS service area and are command-sponsored will have reduced cost-shares. ■

# Your Dental Readiness Assessment and Eligibility for the TRICARE Dental Program

**T**he Department of Defense has directed the uniformed services to require all National Guard and Reserve members to undergo an annual Dental Readiness Assessment. The *Department of Defense Active Duty/Reserve Forces Dental Examination* form (*DD Form 2813*) is used to assist National Guard and Reserve members who are enrolled in the TRICARE Dental Program (TDP) in documenting their dental health.

Network providers complete *DD Form 2813* at no additional cost to TDP beneficiaries. The National Guard or Reserve member is only responsible for:

- Obtaining the examination
- Providing the form to the dentist
- Reporting the result to their service branch

To download *DD Form 2813*, visit [www.tricare.mil/forms](http://www.tricare.mil/forms).

National Guard and Reserve members are encouraged to contact their service branch representatives to determine their service-specific requirements for this document before scheduling annual dental examinations.

## Sponsor and Family Eligibility for the TDP

National Guard and Reserve sponsors may go on and off active duty several times throughout their careers. The TDP offers continuous coverage to National Guard and Reserve sponsors and their family members. However, prior to activation, the sponsor's and family members' TDP enrollment

status is reviewed and a determination is made whether reenrollment is automatic or if it requires action. Additionally, the premium rate for sponsors and families varies based upon sponsor status.

**National Guard and Reserve sponsors** are eligible to enroll in the TDP when they are not on active duty for more than 30 consecutive days. If a National Guard or Reserve sponsor enrolled in the TDP is called or ordered to active service for more than 30 consecutive days, his or her enrollment will automatically be terminated from the program during the period of activation. During activation, National Guard and Reserve members are considered active duty service members and receive dental care through dental treatment facilities or the Active Duty Dental Program. Upon deactivation, the sponsor will be automatically reenrolled in the TDP. A National Guard or Reserve sponsor is not considered part of a family plan and can be enrolled even if their family is not. The sponsor also has a separate monthly premium.

**National Guard and Reserve family members** can enroll in the TDP at any time, even if their sponsor does not enroll. The plan offers continuous dental coverage throughout the sponsor's changing status—from inactive status to active status and back again. During a National Guard or Reserve sponsor's activation, family members will have reduced monthly premiums because they are considered active duty family members during that time. ■

## Dental Care during Your Pregnancy

**D**uring your pregnancy, it is important to maintain good oral health because you could be at increased risk for dental disease. When you first become pregnant or if you are thinking about becoming pregnant, schedule a dental checkup. Brush and floss every day, after meals or snacks, and choose nutritious alternatives to sugar-rich foods that lead to tooth decay. Because your baby's teeth begin to develop between the third and sixth months of pregnancy, it is important that you get enough nutrients, especially calcium, protein, phosphorous and vitamins A, C and D.

### TRICARE Dental Program Covers Extra Dental Cleaning

Under the TRICARE Dental Program (TDP), pregnant women may receive a third routine dental cleaning in a consecutive 12-month period at no extra cost when provided by a network provider. If you are pregnant, consider taking advantage of the extra dental cleaning, especially if you are noticing signs of plaque buildup, red and puffy gums or bleeding after brushing and flossing. Before submitting your claim, please ask your dentist to note your pregnancy on the claim form. To learn more about your benefits under the TDP or to locate a network provider, visit <https://mybenefits.metlife.com/tricare>. ■

# Dental Emergencies May Be Covered under Your TRICARE Medical Benefit

Certain instances of dental care are covered as adjunctive dental care under TRICARE's medical benefit. You do not receive these services as part of the TRICARE Dental Program (TDP), but instead under your medical plan, such as TRICARE Prime or TRICARE Standard. Adjunctive dental care is medically necessary treatment of an otherwise-covered medical (not dental) condition. It can refer to an integral part of treatment for a covered medical condition, or services provided in preparation for or resulting from dental trauma caused by the medically necessary treatment of an injury or disease. You are responsible for any applicable cost-shares for this type of treatment. Some of the adjunctive dental procedures that TRICARE may cover under the medical benefit include:

- Treatment for relief of myofascial pain dysfunction syndrome or temporomandibular joint disorders (TMD)
- Orthodontic treatment for cleft lip or cleft palate, or when required due to trauma caused by medically necessary treatment of an injury or disease
- Procedures associated with preventive and restorative dental care when associated with radiation therapy to the head or neck
- Certain types of abscesses inside and outside the mouth
- Cellulitis and osteitis that worsens or affects a medical condition currently under treatment
- Removal of teeth and tooth fragments in order to treat and repair facial trauma resulting from an accidental injury

**Note:** Under certain circumstances, the TRICARE medical benefit covers general anesthesia services and facility charges for dental treatment provided to beneficiaries with developmental, mental or physical disabilities, as well as children age 5 and under.

## Emergency Dental Care

The TRICARE medical benefit may cover the removal of broken teeth following an accident, if removal is necessary to treat facial trauma resulting from the accident. However, care for accidental injury only to the teeth is considered non-adjunctive dental care and is not covered by the TRICARE medical benefit. If only the teeth are damaged, or if teeth are lost during the accident, treatment and replacement would be covered under the TDP.

## Prior Authorizations for Adjunctive Dental Care

You must obtain prior authorization from your regional contractor before receiving any adjunctive dental treatment under your TRICARE medical benefit. For contact information, visit [www.tricare.mil/contacts](http://www.tricare.mil/contacts). The prior authorization requirement is waived only when essential adjunctive dental care involves a medical emergency such as facial injuries resulting from a car accident. ■

# Watch for Mouth and Throat Cancer

Keeping up with regular dentist visits can accomplish far more than simply keeping your teeth clean. During your regular checkups, your dentist should also check your mouth and throat for signs of cancer. An estimated 1 in 95 adults will be diagnosed with mouth and throat cancers in their lifetime. These types of cancer can affect your lips, cheek lining, gums, the front part of your tongue, the floor of your mouth, the hard palate and throat.<sup>1</sup>

## Symptoms of mouth or throat cancer can include:

- Sores that bleed easily or do not heal
- A thick or hard spot or lump
- A roughened or crusted area

- Numbness, pain or tenderness
- A change in the way your teeth fit together when you bite down<sup>2</sup>

Other factors can contribute to your risk for mouth and throat cancers, including tobacco use, human papillomavirus (HPV) infection and exposure to ultraviolet (UV) light. Early detection through your own awareness and regular visits to the dentist can prevent mouth and throat cancers from spreading to other organs. ■

1. <http://www.ada.org/2607.aspx?currentTab=2>

2. <http://www.mouthhealthy.org/en/az-topics/o/oral-cancer.aspx>



## Getting Dentures?

If you have lost some or all of your natural teeth because of gum disease, tooth decay or other reasons, dentures can offer a solution. Replacing missing teeth can benefit both your appearance and your health, while also making it easier for you to eat and speak. If you are considering dentures, it is helpful to understand your options.

### Complete Dentures

If you have lost all of your teeth, complete dentures may be your best choice. There are two types of complete dentures: conventional and immediate. Conventional dentures are made and placed in your mouth after any remaining teeth have been removed and your gums have healed—a process that can take several months.

Immediate dentures are made from individual molds of your jaw and then inserted immediately after the removal of any remaining teeth. The advantage with this type of denture is that you will have teeth during the healing process. However, bones and gums can shrink while healing, which means your dentist may need to adjust your dentures for proper fit after healing is complete.

### Partial Dentures

If you have lost some of your teeth, you might want to consider partial dentures. There are two types of partial dentures: removable and fixed. Removable partial dentures are made of artificial teeth attached to a gum-colored plastic base, which may be connected by either a metal or plastic framework.

These dentures attach to your natural teeth with metal clasps or devices called precision attachments, and you can remove and clean them yourself.

Fixed partial dentures, often called bridges, are made of gold, alloys, porcelain or a combination of those materials and are secured to the surrounding teeth. The success of fixed partial dentures depends on the support of the surrounding teeth. Unlike removable partial dentures, fixed partial dentures can only be removed by a dentist.<sup>1</sup>

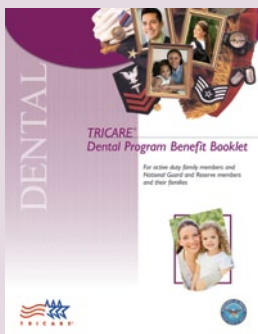
### Denture Care

According to the American Dental Association® (ADA), complete and removable partial dentures should be brushed every day to remove food particles and plaque and to help prevent staining. The ADA recommends using a brush specifically designed for cleaning dentures; a soft-bristled toothbrush is another option. Talk to your dentist about proper denture care to ensure the life of your dentures.

### TRICARE Dental Program Denture Coverage

If you believe you may benefit from dentures, your dentist can advise you on your options. Removable, complete and partial dentures are covered under the TRICARE Dental Program (TDP). Your cost-share percentages will vary depending on sponsor pay grade and location. For more information, please visit the TDP website at <https://mybenefits.metlife.com/tricare>. ■

1. <http://www.mouthhealthy.org/en/az-topics/b/bridges.aspx>



## Updates to Your *TRICARE Dental Program Benefit Booklet*

Find the latest information and expanded details about your dental benefit in a *TRICARE Dental Program Benefit Booklet* supplement. To download a copy of the booklet and the supplement online, visit [www.tricare.mil/tdp](http://www.tricare.mil/tdp) and select these products in the “Related Downloads” section. ■

# How To File an Appeal or Grievance

If you are unable to resolve an issue satisfactorily through MetLife customer service channels or your dentist, there are appeal and grievance options available to you.

## Appeals

If you or your dentist disagrees with MetLife's benefit decision, that decision may be eligible for an appeal. The appeals process provides an opportunity for parties to appeal adverse benefit decisions relating to the initial determination.

To appeal a claim, there must be a dollar amount in dispute for which the patient has financial responsibility. The amount in dispute is calculated as the actual amount that would be payable under the TRICARE Dental Program if the services involved in the dispute were determined to be payable, minus any applicable cost-share or other dental insurance payment. Adverse decisions on predetermination requests may also be appealed.

The following issues cannot be appealed:

- Disputes regarding requirements of laws or regulations
- The amount MetLife determines to be the allowable charge
- Plan eligibility rules
- Dentists who have been excluded or suspended by a government agency or state or local licensing authority
- Amounts exceeding the patient's plan year or lifetime maximum
- Services that are denied due to timely filing limitation

There are three levels of appeals: reconsideration, formal review and hearing. Reconsideration is a formal request made by beneficiaries and dentists to MetLife to seek a separate review from the initial payment determination to assess whether the initial payment decision was correct.

Reconsideration requests must be in writing and include all rationale (reasons for the request), supporting documentation (e.g., X-rays; dated periodontal charting; clinical narratives; permanent change of station orders, if applicable; progress notes; treatment records) and a copy of the initial determination. The reconsideration request must be postmarked or received by MetLife within 90 calendar days of the issue date of the dental explanation of benefits (DEOB). The issue date (claim year and month) is located on the upper right corner of the DEOB. Do not delay your request to obtain supporting records.

Reconsideration requests must be submitted in writing to:

**CONUS/OCONUS**

MetLife  
TRICARE Dental Program Appeals  
P.O. Box 14183  
Lexington, KY 40512

Fax: 1-855-763-1335

The reconsideration may result in full or partial approval of the disputed costs or confirmation of the initial decision. Written notification of the reconsideration decision and the action taken, if any, should be issued within 60 days of the receipt date of the appeal request.

Patients may request a formal review from TRICARE Management Activity (TMA) if they disagree with MetLife's reconsideration and if the amount remaining in dispute is \$50 or more. The letter containing notification of MetLife's reconsideration decision will include a notice of the patient's right to a formal review and instructions on how to request one. If a patient disagrees with the resulting formal review decision from TMA and the amount in dispute is \$300 or more, he or she may request a hearing with TMA. The request must be postmarked or received by TMA within 60 calendar days of the date of the formal review decision.

## Grievances

Questions concerning the quality of care received should first be discussed with the dentist that provided the services. If there are still concerns after talking to the dentist, submit your grievance or your concerns via <https://mybenefits.metlife.com/tricare> in the "Tools & Resources" section or in writing to MetLife at:

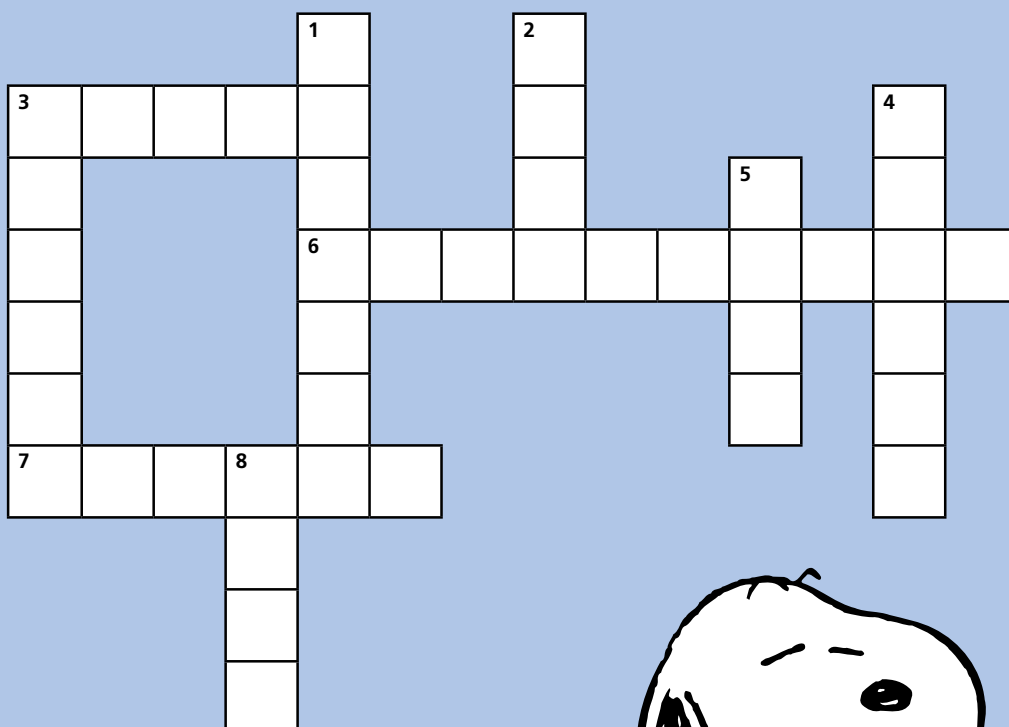
MetLife  
TRICARE Dental Program  
Quality of Care—Grievances  
P.O. Box 14184  
Lexington, KY 40512

Fax: 1-855-763-1336

Letters should include the sponsor's name and Social Security number or Department of Defense Benefits Number, group number, the patient's name and relationship to the sponsor, the dentist's name and address and an explanation of the concern. MetLife will investigate the concern, resolve it as appropriate and notify the requester of the results. ■



# Crossword!

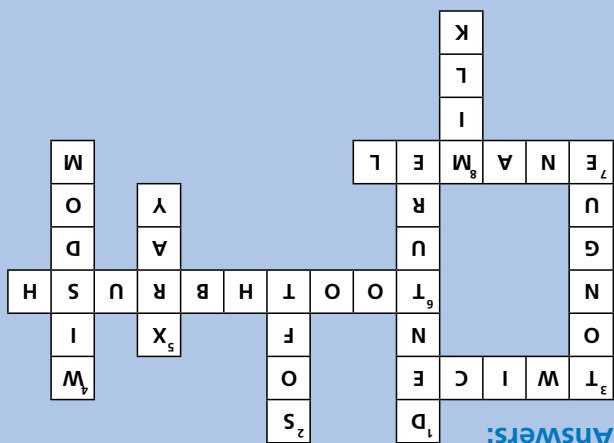


## Down

1. A \_\_\_\_\_ can be used to replace missing permanent teeth.
2. Using a toothbrush with \_\_\_\_\_ bristles protects enamel and cleans plaque.
3. Brushing your teeth and your \_\_\_\_\_ helps keep breath fresh.
4. \_\_\_\_\_ teeth may or may not need to be removed by your dentist.
5. An \_\_\_\_\_ is a picture of your teeth that helps show cavities.
8. The calcium in \_\_\_\_\_ helps keep teeth healthy and strong.

## Across

3. Brush your teeth at least \_\_\_\_\_ each day.
6. A \_\_\_\_\_ is used to clean your teeth and gums.
7. \_\_\_\_\_ is the substance that protects teeth from decay.



Answers:

TRICARE

# Dental Health Matters

Metropolitan Life Insurance Company  
TRICARE Dental Program  
P.O. Box 14185  
Lexington, KY 40512

Presorted  
Standard  
U.S. Postage  
**PAID**  
MetLife

## An Excellent Value

- Generous coverage
- Superior dental health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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## Wisdom Teeth Removal

**W**isdom teeth are the molars that are located in the very back of your mouth. Dentists also refer to these teeth as third molars. They usually start to emerge between the ages of 17 and 25. It is important to monitor the growth of wisdom teeth with your dentist. Wisdom teeth can be effectively used for chewing and biting when they are healthy and properly aligned; however, there may be instances when your dentist recommends removal and may refer you to an oral surgeon. Some common reasons for removal are:

- Impacted wisdom teeth (teeth that are unable to emerge completely, misaligned or trapped between the gum and jaw bone)
- Partially erupted wisdom teeth (wisdom teeth that are visible in the mouth but have a high probability of causing pain, infection and swelling due to position)

### Coverage

The TRICARE Dental Program covers extractions for all enrollees. However, the removal of impacted wisdom teeth is covered only for patients ages 15–30.<sup>1</sup> General anesthesia is also covered for the procedure with appropriate cost-shares. ■

*1. Removal of impacted third molars in patients under age 15 and over age 30 is not covered unless specific documentation is provided that substantiates the need for removal and is approved by MetLife.*

## TRICARE Dental Program Resources

<https://mybenefits.metlife.com/tricare>

1-855-MET-TDPI  
(1-855-638-8371) (CONUS)  
1-855-MET-TDP2  
(1-855-638-8372) (OCONUS)  
1-855-MET-TDP3  
(1-855-638-8373) (TDD/TTY)

### Claims Filing

CONUS:  
MetLife TRICARE Dental Program  
P.O. Box 14181  
Lexington, KY 40512

OCONUS:  
MetLife TRICARE Dental Program  
P.O. Box 14182  
Lexington, KY 40512

### Beneficiary Web Enrollment

[www.tricare.mil/bwe](http://www.tricare.mil/bwe)

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